

REMARKS

Claims 1, 3, and 9 remain in the application and have been amended hereby.

Reconsideration is respectfully requested of the rejection of claims 1, 3, and 9 under 35 USC 102(b), as being anticipated by Moseley.

It is respectfully submitted that Moseley fails to disclose identifying, at the network server, one of a plurality of user terminal devices being used by a user based on registered information relating user specific information stored in a removable memory and specific information of the user terminal being used by the user.

Moseley is merely disclosing a card transaction system and is silent about registering a combination of card readers and cards such as in the presently claimed invention. The cited portion of Moseley, col. 5, line 17 to col. 6, line 43, is merely discussing different types of card readers and, the cited "registration" steps in col. 8, lines 31-45 and col. 10, lines 24-55 are independent of the card reader being used by the user.

Accordingly, it is respectfully submitted that amended independent claim 1, and the claims depending therefrom, are not anticipated by Moseley.

Favorable reconsideration is earnestly solicited.

Respectfully submitted,
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JHM/PCF:tb